

July 23, 2013

United States Bankruptcy Court
Southern District of New York

RE: Debtor GMAC Mortgage, LLC

Case No. 12-12020 (MG)

Notice of Hearing on Fourth Omnibus Objection Claims

(Late-Filed Claims)

Claimant: Pamela K Ludwig

Basis for Claim: Foreclosure of property during modification to keep property.

\$218,069.25

This claim should not be disallowed. It was not late as it was received dated 11/30/12 which was the correct due date for this type of loan. I object that the original claim was late. I had a FHA loan which was a government loan and the deadline was 11/30/12.

In addition, I was unable to respond to this notice by the timeline because my husband was hospitalized with a heart virus and was recovering and needed my assistance. The mail was not received to be opened in the timeframe allotted for response. Medical documentation can be provided to support this claim if need be. There is a lot so I am not sure what would be needed. As you can imagine, you receive so many statements from all the procedures done at the hospital. I have attached just one of his Banner Health medical statements. He was recovering at home from June 3, 2013 to June 15, 2013. He was in the hospital from 05/29/2013 to 06/01/2013. There was a lot of catch up and items needing attendance after his recovery.

Please continue to process this claim.

Sincerely,



Pamela K Ludwig Mercado

493 E Coachwhip Ct

San Tan Valley, AZ 85140

623-806-3831

RECEIVED

JUL 25 2013

KURTZMAN CARSON CONSULTANTS

Statement Date: 07/10/13

STEVEN MERCADO

Master Account Number

0001568488

Banner Health

DETAIL OF SERVICES INCLUDED IN YOUR CONSOLIDATED STATEMENT

Service Date	Reference Number	Facility, Clinic, or Physician	Charge Amount
05/29/13	00040907933	BANNER IRONWOOD MEDICAL CEN	
		250 PHARMACY	\$27.60
		301 LAB/CHEMISTRY	\$1,278.40
		302 LAB/IMMUNOLOGY	\$142.00
		305 LAB/HEMOTOLOGY	\$314.80
		307 LAB/UROLOGY	\$92.20
		324 DX X-RAY/CHEST	\$492.90
		450 EMERG ROOM	\$3,278.70
		483 ECHOCARDIOLOGY	\$3,812.80
		636 DRUGS/DETAIL CODE	\$4.40
		730 EKG/ECG	\$898.80
05/29/13	00002698496	BANNER HEART HOSPITAL, LLC	
		206 POST ICU	\$3,278.00
		250 PHARMACY	\$386.60
		255 DRUGS/INCIDENT RAD	\$450.00
		301 LAB/CHEMISTRY	\$1,003.90
		306 LAB/BACT-MICRO	\$689.80
		612 MRI - SPINE	\$10,032.70
		730 EKG/ECG	\$537.10
05/29/13	56 - 936385	WESTFALL, ELIZABETH O MD	
		7102026 XR CHEST FRONTAL/LATERAL 2 VIEWS	\$24.00

If you would like an itemized listing of your hospital charge, please contact our office.

Questions? 888-543-3806